

EXHIBIT 1



KUBITZ & ASSOCIATES, INC.
FIRE AND EXPLOSION INVESTIGATION
W9053 Great Oaks Lane, Hortonville, WI 54944
920.232.1190 Voice ♦ 920.379.5707 Mobile
kubitfire@gmail.com

**State Farm Insurance Fire Loss Investigation
Origin and Cause Summary**

Insured: CRAFTON MOORE

Loss Location: 3543 N. 13th Street, Milwaukee, WI

Loss Date: Saturday, March 4, 2017

Claim Number: 49-9W10-651

Claim Representative: Mr. Arnold Aleman

Report Date: April 17, 2017

Synopsis:

On Saturday, March 4, 2017, at approximately 5:40 AM, the Milwaukee Fire Department (MFD) received 911 calls reporting smoke coming from a residence at 3543 N. 13th Street, Milwaukee. MFD responded and forced entry to the vacant residence through the back door. MFD extinguished fire burning near the top of the back door, a living room wall and kitchen wall and eventually found additional fire burning on the second floor level. The fire caused significant damage to the residence.



Assignment:

On Tuesday, March 7, 2017, Mr. Arnold Aleman of State Farm Insurance, contacted Kubitz and Associates, Inc. and requested an investigation be conducted as to the cause of this fire. Arrangements were made for Investigator Michael Quick to examine the fire scene on Wednesday, March 8, 2017.



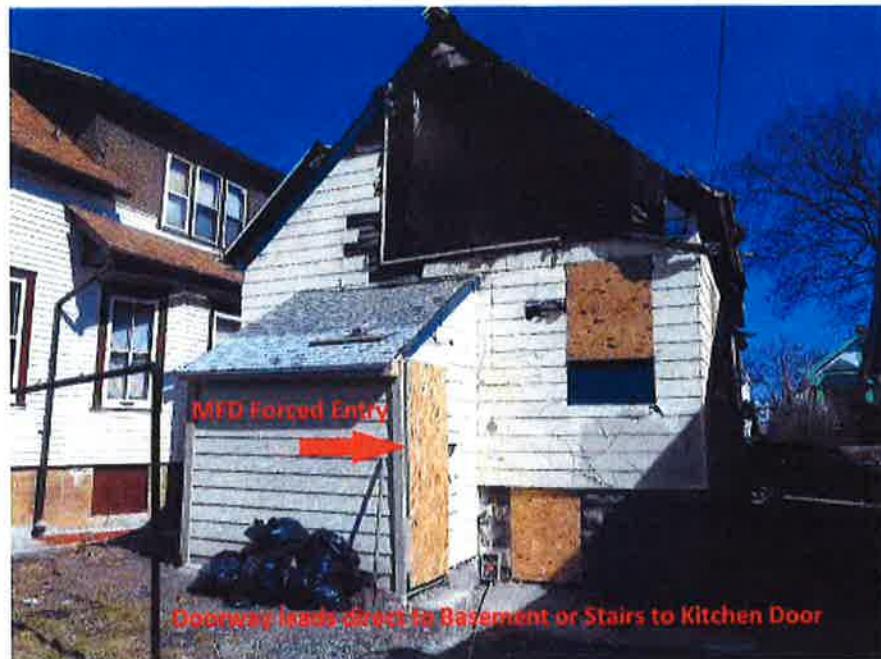
Interviews:

Crafton Moore reported he owns the property at 3543 N. 13th Street. Moore reported he purchased the property in late 2016, completely remodeled the property and was using it as a rental property. Moore claimed the tenant recently moved out and he was doing some repairs to the property. Moore claimed he did not yet have a new tenant for the property or a completion date for the repairs so he really hadn't looked for a tenant yet. Moore claimed he had changed the locks after the last tenant moved out so he has the only set of keys to the property.

Moore reported that when he remodeled the property, he used Hawkins Electric, 414-334-5262 to complete the work. Moore denied any electrical issues with the property and claimed the prior tenants did not make any complaints about electrical issues at the property.

Documents Reviewed:

MFD Incident Report 1351970 reports that on March 4, 2017, at 5:39 AM, MFD was notified of a fire at 3543 N. 13th Street. MFD Engine 30 was first to arrive and discovered heavy smoke coming from the back of the residence. Engine 30 personnel forced entry into the residence through an exterior door.



Engine 30 personnel investigated the basement of the residence but did not find any fire. Engine 30 personnel noted smoldering at the top of the interior entry door that leads into the kitchen. Engine 30 personnel entered the kitchen and "popped a hole" in the kitchen wall next to the door where they found fire and were able to immediately extinguish.



Engine 30 personnel went to the second floor where they found heavy smoke and light heat but did not immediately see fire. Engine 30 returned to the first floor where they found fire now burning in a living room wall.



Engine 30 personnel reported after opening the wall and extinguishing the living room fire they returned to the second floor and with the assistance of additional MFD personnel they opened the roof and "knee walls" and found fire all over that was eventually extinguished.

MFD Lieutenant (Lt.) Michael Schwade of the Fire Investigation Unit (FIU) reported he conducted an investigation as to the Origin and Cause of this fire. Lt. Schwade reported the "fire originated within the walls at multiple points". Lt. Schwade reported fire smoldered in the wall near the front windows, the fire smoldered behind the wall in the kitchen and noted heavy damage to the ceiling area above the first floor bathroom. Lt. Schwade determined the fire cause as accidental.

Fire Scene Examination, March 8, 2017:

The structure involved in this fire is a 1 ½ story, wood frame structure, used as a single-family rental property and faces east to 13th Street. The exterior of the structure is covered with slate siding and the roof with asphalt shingles. Access to the structure can be gained through a door at the front of the residence, covered with a steel security door or an enclosed entry way at the back of the residence that provides access to the basement or to a secured door that leads into the kitchen.

An interior examination of the structure showed evidence of a fire inside the east wall of the first floor living room. It was noted the room was dry walled and carpeted with a ceiling fan installed in the center of the room, yet none of those showed evidence of smoke staining, heat damage or burning.



The living room wall showed evidence of significant fire damage confined to one wall space between two wall studs. Damage appeared heaviest near ceiling level when compared to the remainder of the wall space.



Living Room

An examination of the kitchen and in particular the west wall, south of the back door, showed damage similar to the localized fire damage in the living room. The wall sustained heavy fire damage inside the wall, primarily between two wall studs like the living room. The drywall covered walls and kitchen cabinets did not show evidence of heat or fire damage, similar to the living room.



Kitchen

The first floor bathroom located along the south side of the residence near the center of the residence showed heavy fire damage above the bathroom ceiling that appeared to extend into the attic space but did not seem to communicate with the fires in the east or west walls.



Lightning Strike Inquiry:

Electrical components to include outlets, switches and multiple electrical circuits were visible in each of the areas where fire was noted. A query was made with CoreLogic STRIKEnet Lightning analysis that determined between 12:00 AM March 2, 2017 and March 4, 2017 when the fire was reported, there were no lightning strikes within 5 miles of the fire location. This eliminated a lightning strike causing fires at various locations within the electrical system.

Fire Scene Examination, March 20, 2017:

The fire scene examination continued with the assistance of Electrical Engineer Mr. Derek Starr, P.E. of S-E-A Limited. Mr. Starr examined the residence electrical system and components in the area where fires were located in the living room wall, kitchen wall and attic space in the area above the bathroom. Mr. Starr noted that the electrical wiring in the west wall of the kitchen showed evidence of electrical arcing near ceiling level rather than the area where the switches were located within the wall where he would expect damage if this was an electrical fire.

Based upon Mr. Starr's observation, debris was excavated from the second floor attic space floor, directly above the area of the electrical arcing. When reaching floor level, carpet and padding where discovered that emitted an odor similar to gasoline.



Second Floor Attic Space

This area is consistent with where the residence suffered significant fire damage to the exterior of the residence.



Debris samples were collected for laboratory analysis from the second floor attic area where the odor similar to gasoline was noted as well as in the first floor living room area of localized damage.

Mr. Starr also collected the electrical components from both the living room and kitchen wall areas.

Laboratory Analysis:

On March 28, 2017, Great Lakes Analytical, Inc. authored a Laboratory Report stating gasoline was identified in the debris sample collected from the second floor location.

Conclusion:

Based upon information from MFD personnel, the fire scene examination, engineering analysis and laboratory analysis, the cause of this fire is classified as incendiary. The fire resulted after the ignition of gasoline poured inside the walls from the second floor space.

This is a summary of my findings at the above described loss. A complete investigation has been conducted; however, if additional information becomes available after this investigation, I reserve the right to evaluate that new information.

Respectfully Submitted,



Michael P. Quick, IAAI-CFI